GOLDEN GAZETTE

A Monthly Newspaper for Senior Adults in the Fairfax Area

JANUARY 2006

Serving Seniors for 29 Years

VOL. 29, NO. 9

AARP Tax-Aide Program

FEBRUARY 1-APRIL 15

January is when many people begin thinking about preparing their tax returns. AARP Tax-Aide is the nation's largest free, volunteer-run tax preparation service available to taxpayers with low-and middle income, with special attention to those age 60 and older. AARP Tax-Aide is administered by the AARP Foundation in cooperation with the IRS. All tax preparation volunteers receive training in tax law and must pass an IRS certification examination. Last year, over 4,500 individuals and families benefited from this service.

This year, all tax returns will be electronically filed. All taxpayers MUST bring government-issued picture IDs and Social Security cards for all persons included on the tax return.

The number of sites and the hours they are open have been expanded. The majority of the sites operate on a walk-in basis, with appointments being required at some Senior Centers. For more information, call **1-888-227-7669** (AARP NOW) or visit the Web site at www.aarp.org/taxaide. The sites and the hours of operation are shown on page 12.

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This is an abridged version with links to senior centers and county tours. Policy prohibits publishing the ads that are included in the print version.

If you would like to receive the print version on a monthly basis, please e-mail *kathy.wilson* @*fairfaxcounty.gov*. It's free! Large-print and recorded formats also are available.

Update on Seniors On-The-Go! Taxicab Surcharge

Last month, the *Golden Gazette* reported that a temporary \$1.00 surcharge had been added to the cost of all taxicab rides in Fairfax County, effective October 17 through November 21, 2005.

A public hearing was held on November 21 to determine whether to extend the surcharge and increase the rate. At the hearing, the Board of Supervisors voted unanimously to maintain the taxicab surcharge at \$1.00 up to but no later than April 30, 2006.

Because the surcharge decreases the value of Seniors On-The-Go! coupons, the Fairfax County Department of Transportation, which manages the program, implemented a plan of action to counter the surcharge. Effective November 1, 2005, an eleventh coupon will be added to all coupon booklets purchased in the program at no extra cost to the senior or care provider. Since the inception of the program in March 2001, coupon booklets have held ten \$3.00 coupons with a face value of \$30.00 per booklet. With the surcharge now in place until the end of April, the additional \$3.00 coupon per booklet will go toward minimizing some of the effect of the surcharge on seniors and their taxicab rides.

If you are a senior who purchased coupon booklets after November 1, 2005, you will receive a letter from the Department of Transportation that will include one additional coupon for each coupon booklet purchased since November 1. Coupon booklets purchased effective December 1, 2005, will now have



GOLDEN GAZETTE

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Department of Family Services
FAIRFAX AREA AGENCY ON AGING
12011 Government Center Parkway
Suite #708

Fairfax, VA 22035-1104

Telephone: 703-324-5411 Toll-Free: 1-866-503-0217 TTY: 703-449-1186 FAX: 703-324-3583

Web Site: www.fairfaxcounty.gov/aaa. The Golden Gazette is online.

The Golden Gazette is a free, monthly newspaper dedicated to serving persons age 60 and over in Fairfax County and the cities of Fairfax and Falls Church

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Publication of advertising contained herein does <u>not</u> constitute endorsement.

To comply with the Americans With Disabilities Act, the Golden Gazette is available in large-print and recorded formats. Call 703-324-5633 to request an alternative format.

DEADLINES

ALWAYS the first of the month a month in advance (for ads, ad payments, and announcements). The next deadline is February 1 for the March issue.

ADDRESS ADDITIONS/CORRECTIONS AND CONTRIBUTIONS

Although the *Golden Gazette* accepts limited paid advertisements, reader contributions are critical to ensure continuation of the publication. We are very grateful to all of you who do send contributions, regardless of the amount (the average contribution is about \$7.00). *Please note that contributions are entirely voluntary.*

If you have an address change, are receiving duplicates, or if you would like to make a contribution, please complete the form below and mail to: *Golden Gazette*, Area Agency on Aging, 12011 Government Center Parkway, Suite 708, Fairfax, VA 22035-1104. Checks should be made payable to Fairfax County. Please list your current address below or attach your mailing label and check the appropriate lines. If you prefer to call about address changes, the number is 703-324-5633.

	Contribution check attached. I am NOT currently on your mailing list. Please add my name and address.			
	I am already on your mailing list.			
	I am moving. My new address in the Fairfax area will be:			
NAME				
CURREN	NT ADDRESS			
	Zip:			
NEW ADDRESS (if applicable)				
	Zip:			
TELEPH	ONE (in case we have a question)			

The names and addresses of persons receiving the *Golden Gazette* are subject to disclosure pursuant to the Virginia Freedom of Information Act, VA Code Sec. 2.1-340 thru 346.1. Inquiries or complaints concerning this policy should be directed to the Fairfax Area Agency on Aging, 12011 Government Center Parkway, #708, Fairfax, VA 22035-1104.

The Fairfax Area Agency on Aging contracts with Southern Maryland Printing in Waldorf, MD, for printing and mailing services.

Commission on Aging Monthly Meeting

The Fairfax Area Commission on Aging (COA) will meet on Wednesday, January 18, 1:00 p.m., at Supervisor Bulova's office, Braddock Hall (adjacent to the Kings Park Library, 9002 Burke Lake Road, Burke). A public comment period is held at the beginning of each meeting. (Note: The COA meets on the third Wednesday of each month, except August.)

Call **703-324-7746** for information or to be placed on the mailing list. If you need a sign language interpreter or any special accommodation or auxiliary aid, please call the Fairfax Area Agency on Aging at **703-324-5411** (voice) or **703-449-1186** (TTY) at least five working days in advance of the meeting. There is no charge for these services.

Larger Reverse Mortgages Available to Seniors in 2006

Older homeowners will be able to convert a greater portion of the equity in their homes into tax-free income using a reverse mortgage starting this year because of new, higher loan limits.

According to the National Reverse Mortgage Lenders Association (NRMLA), the increases will affect two reverse mortgage products: the federally insured Home Equity Conversion Mortgage (HECM), which accounts for 90% of all reverse mortgages made in the U.S., and the Fannie Mae Home Keeper loan.

The loan limits for the HECM product vary by geographic area. The highest of the loan limits applicable generally to major metropolitan areas—will increase from \$312,896 to \$362,790. The lowest loan limit, which generally applies to rural and nonmetropolitan areas, will increase from \$172,632 to \$200,160. HUD must first issue an FHA Mortgagee Letter before the new loan limits take effect this month.

Fannie Mae's national loan limit for singlefamily mortgages—which includes Home Keeper loans -will increase from \$359,650 to \$417,000. The Home Keeper loan limit is 50% higher for Alaska, Hawaii, and the U.S. Virgin Islands.

"These increases in the loan limits for the HECM and Home Keeper products will enable seniors to access greater amounts of equity in their homes, providing a powerful tool for addressing their financial needs through retirement," said Peter Bell, president of NRMLA.

Approximately 79.8% of the 3,226 counties (2,575) in the U.S. are currently at the lowest HECM loan limit (\$172,632). Only 104 counties, or 3.2% of the total, are at the current maximum loan limit (\$312,896). The balance are somewhere in between. While counties at the "floor" are guaranteed to rise from \$172,632 to \$200,160, there is no guarantee that counties at the current "ceiling," or in between the floor and ceiling, will rise immediately.

To view the current lending limit in your county, go online to https://entp.hud.gov/idapp/ html/hicostlook.cfm.

A reverse mortgage is a unique loan that 3 enables senior homeowners (62+) to convert

part of the equity in their homes into tax-free income without having to sell the home, give up title, or take on new monthly mortgage payments.

Borrowers can choose to receive reverse mortgage funds as a lump sum, monthly income, or line of credit, or a combination of these. The funds may be used for any purpose, including home repairs and improvements, medical expenses, in-home care, education, and supplemental retirement income. No mortgage payments are due during the life of the loan. The loan becomes repayable when the borrower sells the home or permanently moves out. In addition, the repayment amount can never exceed the value of the home.

To educate consumers about reverse mortgages, NRMLA has created a booklet entitled Just the FAQs: Answers to Common Questions About Reverse Mortgages. This free booklet answers frequently asked questions, provides detailed information on the loan origination process, and includes a Code of Conduct for lenders, so that consumers can know their rights when working with a lender. For a copy of the booklet, call NRMLA at 1-866-264-4466 (tollfree), or order it from the Web site at www.reversemortgage.org.

Source: Our thanks to Gloria Cohan of Financial Freedom Reverse Mortgage company for the above press release from NRMLA.

NRMLA is a nonprofit trade association, whose mission is to support the continued evolution of reverse mortgages as a financial option for senior homeowners while educating both its members and consumers about the varied applications of this unique loan. Members sign a Code of Conduct pledging to abide by guidelines that assure fair, ethical, and respectful practices in offering and making reverse mortgages to seniors. Details on reverse mortgages, a reverse mortgage calculator, and a list of reverse mortgage lenders in each state are available on NRMLA's Web site

10 Tips to Help You Find a Medicare Part D Drug Plan Online

- 1. Go to www.medicare.gov.
- 2. Click on Compare Medicare Prescription Drug Plans.
- 3. Click on the arrow next to Find a Medicare Prescription Drug Plan.
- 4. Click on **General Plan Search**. Type in your zip code and answer the questions about any current drug coverage you may now have and whether you qualify for any financial assistance. Then click on the **Continue** button.
- **5.** Choose a drug plan type. You can choose the Medicare Prescription Drug Plans, or you can search the Medicare Advantage managed care plans.
- **6.** The next page will show several dozen plans available in our area. It is not necessary to review each one at this point.
- 7. Type in your medications one at a time. Add each drug until you have completed your list of medications. If you don't know the correct name of a drug, you can click on the **Search for Drugs** by First Letter button. Once you have entered all your drugs, click on **Continue With Selected Drugs**. You can then add your dosage, or click on **Continue With Common Dosage**.
- **8.** Either select a Preferred Pharmacy or continue to **Plan List**.
- 9. You will see the top five plans based on your out-of-pocket costs. Place a check mark next to three of the five plans and click on **Compare Plans**. This will compare the top three plans on one page. Be sure to review the data completely.

 10. You can either enroll online or contact the plan for their enrollment kit.

If you have questions after contacting the plan, call Medicare at **1-800-633-4227 (TTY 1-877-486-2048)**, or VICAP at 703-324-5851 (TTY 703-449-1186). Your call will be answered in the order in which it is received.

Please note there are no drug plan penalties until after May 15, 2006, and your choice can be changed the following November.

Whoops! Did You Forget to Return Your Library Books and Tapes Before Your Trip?

It happens all the time. Library staff get frantic calls and e-mails from readers asking to extend the due dates for their library books (a process called "renewing"). Readers contact them from as far away as Hawaii, Japan—and Iraq.

"[We were contacted by a soldier] from Iraq to renew his books so he could have time to make arrangements to send them back with a returning soldier," says Indra Sharma from the Pohick branch. Elaine Price, the library's circulation manager, concurs: "I've had e-mails from soldiers in Iraq regarding their accounts."

Most of the time, readers contact the library during their vacations rather than their deployments. "We used to have a couple who would start out for a long trip across the country with a whole stack of recorded books and [mail each one back] as they finished," says Karen Swindells from the Tysons-Pimmit branch.

The library's recorded books seem to be a high-priority item for Fairfax County residents on holiday. "We have had people call from out of state to renew recorded books they had taken on vacation and would be mailing back to us," explains Joan Bissell, who works at the Reston branch.

Sometimes readers renew library books for more unfortunate reasons. "I had a father call to renew books for his daughter who had been in a car accident in Mexico while vacationing, and was in the hospital there," says Debbie Smith from the Sherwood branch.

Whether you're recuperating or recreating, if you ever find yourself out of town with a looming due date for your library books, you can save your cell phone minutes by renewing them online: http://www.fairfaxcounty.gov/library/catalogindex.htm.

How to Get the Best Care at a Nursing Home

by Evan H. Farr, JD, CEA

Once you find a nursing home or assisted living placement for your loved one, you can begin the process of easing the transition from one level of care to another. If you have been providing some or all of your loved one's care, you will notice a change in your role. Rather than functioning as a caregiver, you will become a care advocate. You will still be caring for your loved one, but in a new way.

Your key roles will be to participate in planning your loved one's care, communicating frequently with the facility staff, and ensuring that your loved one gets good care in the new environment.

The process of care planning begins with a baseline assessment, which should occur within two weeks after a resident moves into the new facility, by a team from the nursing home (which may include a doctor, nurse, social worker, dietician, and physical, occupational, or recreational therapist). This team will use information provided by the resident and the family about the resident's medical and emotional needs to generate this baseline assessment, which then becomes the yardstick against which the caregivers can measure the resident's progress.

You can help by making a list of your loved one's medical, psychological, spiritual, and social needs, as well as his or her preferences and usual routine. For example, you might tell the staff, "Dad likes to listen to the radio as he falls asleep." You also should note signs of depression, or symptoms of senile dementia or Alzheimer's.

The care plan becomes part of the nursing home contract. It should detail the resident's medical, emotional, and social needs and spell out what will be done to improve (when possible) or maintain the resident's health.

Federal law requires that nursing home care result in improvement, if improvement is possible. In cases where improvement is not

possible, the care must maintain abilities or slow the loss of function. For example, if your mother has a slight problem with language when she moves into the nursing home, the care plan should include activities that encourage her use of language unless or until the disease's progression changes this ability.

Federal law also requires that nursing homes review the resident's care plan every three months and whenever the resident's condition changes. It also must reassess the resident annually. At these times additional care planning meetings are held to update the resident's care plan. For example, if your father had bladder control when he entered the nursing home, but has since become incontinent, this significant change in his status means the nursing home staff must develop a new care plan that addresses his new need.

<u>Source</u>: Evan H. Farr, author of the Virginia Nursing Home Survival Guide, is an elder law attorney and Certified Estate Advisor with the Farr Law Firm, a Fairfax firm that focuses on helping individuals, families, and small businesses in the protection, preservation, and transfer of wealth.

LUNCH N' LIFE

PRESENTED BY THE SHEPHERD'S CENTER OF

Annandale/Springfield

When: Tuesday, January 17

11:30-1:30 p.m.

Where: Annandale United

Methodist Church 6934 Columbia Pike

Annandale

Program: Harmony Heritage Singers

Barbershop Chorus

Lunch: \$5/person

RSVP: For reservations, call the Shep-

herd's Center, no later than Janu-

ary 12, at 703-941-1419.

EARLINE AUGUSTUS—VOLUNTEER OF THE MONTH

by Retha Lockhart, Volunteer Services Coordinator

Earline Augustus has been volunteering since 1990 with several agencies. She volunteers at the Gum Springs Senior Center where she teaches sewing; she prepares meals for the officers on all shifts who work on holidays at the Mt. Vernon District Police Department; and until recently, she cooked and helped with funerals at her church, Bethlehem Baptist.

The Fairfax Area Agency on Aging is very fortunate to have her volunteering in the

Volunteer Home Services for Seniors and Cluster Care programs. In these programs, Earline provides transportation for clients who cannot drive or go out. She takes them shopping and on errands, which allows them to remain independent and continue living in their own homes.

Earline grew up in Chesterfield, South Carolina. Unfortunately her parents died when she was in the 11th grade and she was forced to quit school and work full time. She was able to return to high school later in life, and she graduated with a diploma from TC Williams High School. Next, she attended Northern Virginia Community College for 2 years and worked at Alexandria Hospital in the X-ray department. She worked in two restaurants, and then she spent 15 years in Food Service for the Alexandria Public Schools. She retired from the schools and worked the later part of her career at TC Williams High School, her alma mater.

She was married to Clarence who worked for the CIA as a security guard. He had grown children and Earline has a close friendship with them. Unfortunately Clarence passed away after only four and one-half years of marriage.



Earline says, "I get a lot out of volunteering and I enjoy meeting people. I dedicate my time and service to the Lord and I would recommend volunteering to anyone. I feel very blessed and this is a way to use my gifts of service and be a blessing to someone else." In addition to the tremendous amount of volunteer work, Earline enjoys sewing, cooking and gardening.

Inova HealthSource's January Classes

♦ New Year, New You! Come learn from a registered dietitian how to support your weight loss goals.

Thur., Jan. 19. 7 p.m., Fairfax-Juniper Tue., Jan. 24. 7 p.m., Fair Oaks Thur., Jan 26. 7 p.m., Alexandria

② Dealing With Dairy: The Low-Down on Lactose Intolerance. Come learn what foods to avoid, how to meet your individual calcium needs, and what dairy foods you still may be able to enjoy.

Thur., Jan. 26. 10:30 a.m., Mt. Vernon The classes are \$20. To register, call **703-204-3366** or visit the Web site at: www. inova.com.

HEALTH INSURANCE QUESTIONS?

Call the Virginia Insurance
Counseling & Assistance
Program (VICAP) at

SENIOR CENTER HIGHLIGHTS

These programs are administered by the Department of Community & Recreation Services, with the exceptions of the City of Fairfax and the City of Falls Church senior centers and the Gum Springs Community Center. If participation accommodations are needed in accordance with the Americans With Disabilities Act, please call 703-324-5544 or TTY 703-222-9693 at least 10 working days in advance of the event. All events are free unless otherwise noted. The symbol RR means reservations are required. These are just a few of the activities offered. Call the center nearest you for a complete listing or if you have questions. The Senior Centers will be closed on January 2 and January 16.

Bailey's Bailey's Community Center 5920 Summers Lane Bailey's Crossroads, VA 22041 Phone: 703-820-2131		esdays esdays 1/9 1/27 1/27	10:00 a.m., Chair Exercise With Mindy. 12:30 p.m., Line Dancing With TJ. \$5/8 Classes. 11:00 a.m., CVS Presents <i>How to Tell the Difference Between a Cold, Flu, or Allergies</i> . 11:00 a.m., Falls Church Fire and Rescue Department. 12:30 p.m., January Birthday Celebration.			
City of Fairfax 4401 Sideburn Road Please ca Fairfax, VA 22030 Phone: 703-359-2487			call center for information.			
City of Falls Church 223 Little Falls Street (Next to City Hall) Falls Church, VA 22046 Phone: 703-248-5020/5021 Note: Blood pressure screenings are held the 2 nd and 4 th Tuesdays of the month, 10:00-11:30 a.m.	Thur. Fri. Fri. Fri. Fri. Mon.	1/5 1/6 1/12 1/13 1/20 1/27 1/27 1/30	10:00 a.m2:00 p.m., Trip to Union Station. \$3 Van. (RR) 10:15 a.m12:45 p.m., Trip to Costco. (RR) 1:00 p.m., <i>Kick Off to Healthy Eating—No More Diets.</i> (RR) 10:15 a.m1:00 p.m., Alexandria Archeology Museum. (RR) 10:15 a.m12:45 p.m., Wegman's Grocery Store. (RR) 10:15 a.m1:00 p.m., Collingwood Library Museum. (RR) 10:30-11:30 a.m., Armchair Travel—Discovering Egypt. 9:00 a.m2:00 p.m., Casino Day. (RR)			
Franconia/Springfield Lane Elementary School 7137 Beulah St. Alexandria, VA 22315 Phone: 703-924-9762	hool Wednesdays Thursdays Fridays		10:00 a.m., Looking for New Bridge Players—All Levels 11:00 a.m., Strength Training With Anne. 12:30 p.m., English as a Second Language (ESL) With Terr 10:30 a.m., Country Line Dancing With TJ. 12:30 p.m., Bingo.			
Groveton at South County 8350 Richmond Highway Ste. 325 Alexandria, VA 22309 Phone: 703-704-6216 Wednesdays Wednesdays Mon., Wed. MonFri.		esdays days Wed.	10:30 a.m., Bridge. 12:30 p.m., Computer Lab. 1:00 p.m., Conversational Spanish With Julia. 10:00 a.m., Ballet & Stretch. 10:00 a.m2:00 p.m., Gift Shop Hour.			

S E N I O R C E N T E R

Gum Springs Gum Springs Community Center 8100 Fordson Road Alexandria, VA 22306 Phone: 703-360-6088	Mondays Tuesdays Wednesdays Thursdays Fridays		10:00 a.m., Sewing and Quilting. 10:30 a.m., Ceramics. 10:30 a.m., Shopping/Bowling (Alexandria Bowling Center). 1:00 p.m., Bingo. 10:00 a.m., Low-Impact Exercise.		
Herndon Senior Center 873 Grace Street Herndon, VA 20170 Phone: 703-464-6200	Wed. Tue. Tue. Wed. Mon.	1/4 1/10 1/17 1/18 1/23	11:00 a.m., New Year Resolutions. 1:00 p.m., A Taste of Old San Juan. 11:00 a.m., Ben Franklin's Birthday Fun. 12:45 p.m., New Year Babies' Birthday Bash. 10:45 a.m., Valentine Card Workshop. \$2. (RR)		
Hollin Hall 1500 Shenandoah Road Alexandria, VA 22308 Phone: 703-765-4573	Tuesdays Mon. 1/9 Wed. 1/11 Fri. 1/20 MonFri. MonFri. Mondays Tuesdays Tuesdays Wednesdays Wed. & Fri Thursdays		(Ist and 3rd) 10:00 a.m., Community Service, Touch Toys. Toys Designed for People With Disabilities. 11:00 a.m., Opera Appreciation: Die Fledermaus. (RR) 10:00 a.m., Military History: Entering the Nuclear Age. 1:00 p.m., Corcoran Presents Rhapsodies in Black: Art of the Harlem Renaissance. (RR) 10:00 a.m., Photo Club.		
James Lee James Lee Community Center 2855 Annandale Road Falls Church, VA 22042 Phone: 703-534-3387			9:00 a.m12:00 p.m., Fitness Center. 10:00 a.m2:00 p.m., Rummikub Club. 12:30 p.m., Hawaiian Dance Class. (RR) 9:00 a.m12:00 p.m., Bridge. 10:30 a.m., Beginner's Line Dancing. (RR) 10:30 a.m., Sewing. 12:30 p.m., Tai-Chi. (RR) 10:30 a.m., Advanced Line Dancing. (RR)		
Lewinsville 1609 Great Falls Street McLean, VA 22101 Phone: 703-442-9075	Thur. Mon. Tue. Thur. Mon.	1/5 1/9 1/10 1/19 1/30	12:30 p.m., Weekly Sing-Alongs Begin. Join Us! 12:30 p.m., Winter Safety Talk by the Fire Department. 11:15 a.m., CVS Presents <i>How to Tell the Difference Between a Cold, Flu, or Allergies</i> . Blood Pressure Screening. 10:00 a.m2:00 p.m., Blood Pressure Screening and Glucose Testing (fast 2 hours). 12:00 p.m., January Birthday Party.		
Lincolnia 4710 North Chambliss St. Alexandria, VA 22312 Phone: 703-914-0223	Tue. Tue. Fri. Mon. Tue. Fri.	1/10 1/10 1/13 1/23 1/24 1/27	10:30 a.m12:00 p.m., Blood Pressure Screening. 1:00 p.m., Ralph & Birdie Talk About Elderhostel. (RR) 1:00 p.m., Birthday Celebration/New-Member Welcome. 1:00 p.m., Medicare Part D Program by Howard Houghton, (includes assistance with Medicare D Web site). (RR) 10:30 p.m., Alzheimer's and Dementia Discussion With Courtney Lavander, MSG. (RR) 1:00 p.m., Chinese New Year Celebration! Enjoy Chinese Snacks and Treats. (RR)		

HIGHLIGHTS CONTINUED

Little River Glen 4001 Barker Court Fairfax, VA 22032 Phone: 703-503-8703	Mondays Wed./Fri. Fri. 1/13 Tue. 1/17 Wed. 1/18 Fri. 1/27	Support Group. 11:00 a.m., Support Group With Frances. 1:00 p.m., Birthday Party With the Tom Stringer Folk Band.
Lorton 7722 Gunston Plaza Lorton, VA 22079 Phone: 703-550-7195	Mondays Tuesdays Tuesdays Tue. 1/17 Thur. 1/19 Fri. 1/20	10:00 a.m., Trip to Old Town Hall in Fairfax for Free Concert. Lunch at University Mall. \$(RR)
Pimmit Hills 7510 Lisle Avenue Falls Church, VA 22043 Phone: 703-734-3338	Mon. 1/2 Tue. 1/3 Fri. 1/6 Wed. 1/11 Thur. 1/19 Mon. 1/23	10:30 a.m., Crochet Class.
Sully 5690 Sully Road Centreville, VA 20124 Phone: 703-322-4475/4479	Fri. 1/6 Mon. 1/9 Fri. 1/13 Tue. 1/17 Wed. 1/18	12:30 p.m., The Truth About Probate: Wills, Trusts & Beyond With Attorney Evan Farr.
Wakefield Audrey Moore RECenter 8100 Braddock Road Annandale, VA 22003 Phone: 703-321-3000	Thur. 1/5 Tue. 1/10 Fri. 1/13 Fri. 1/13 Tue. 1/17 Fri. 1/27	11:30 a.m., CVS Presentation. 11:30 a.m., Amy Presents <i>Fitness Challenge</i> . 11:00 a.m., Winter Crafts.

Additional Locations for Meals/Other Activities

David R. Pinn Community Center 10225 Zion Drive Fairfax, VA 22032

Phone: 703-250-9181

Huntington Community Center 5751 Liberty Drive Alexandria, VA 22303

Phone: 703-960-1917

FREE HOME REPAIRS

Fairfax County's Home Repair for the Elderly Program provides free home repairs to homeowners who are 62 or older, and/or disabled; and have a maximum income of \$40,600 for 1 person, or \$46,400 for MANAMAN 2 persons.

Typical services include:

- Minor electrical repair Plumbing work Painting
- Repairing steps, floors, etc. Minor accessibility modifications

Fairfax County Residents - Apply now for FREE REPAIRS

Call 703-246-5154 TTY: 703-385-3578



Tax-Aide Program Cont. From p. 1

Extended Operation Site/Walk-In Clients

Mason District Government Center

6507 Columbia Pike, Annandale Tue., Wed., Fri., 9:30 a.m.-1:00 p.m. Mon. & Thur., 1:00-8:30 p.m. Sat., 9:00 a.m.-12:00 p.m.

Sherwood Regional Library

2501 Sherwood Hall Lane, Alexandria Mon.-Sat., 10:00 a.m.-2:00 p.m. Tue. & Thur., 5:00-8:00 p.m.

SunTrust Bank of Vienna

515 Maple Ave., Vienna Mon.-Fri., 10:00 a.m.-2:00 p.m.

Other Sites

Centreville Regional Library

14200 St. Germaine Dr., Centreville Tue., Thur., & Sat., 10:00 a.m.-2:00 p.m. Walk-In Clients

Columbia Branch Library

816 S. Walter Reed Dr., Arlington Tue., 1:00-8:00 p.m. Thur. & Sat., 10:00 a.m.-2:00 p.m.

Culpeper Garden Senior Center

4435 N. Pershing Drive, Arlington Tue. & Fri., 9:30 a.m.-2:00 p.m. Appointment Required Call 703-228-4403

Falcon's Landing Senior Residence

20225 Falcons Landing Circle, Sterling Mon., Thur., & Sat., 1:30-4:30 p.m. Appointment Required Call 703-404-5143

Greenspring Village

7442 Spring Village Dr., Springfield Mon., 9:00 a.m.-12:00 p.m. Thur., 7:00-9:00 p.m. Appointment Required Call 703-569-4238

Manassas Senior Center

9320 Mosby St., Manassas Mon. & Fri., 9:00 a.m.-4:00 p.m. Appointment Required Call 703-792-6405

Reston Community Center

2310 Colts Neck Rd., Reston Tue. & Sat., 9:30 a.m.-1:30 p.m. Thur., 5:30-8:30 p.m. Walk-In Clients

Woodbridge Senior Center

2450 Longview Dr., Woodbridge Wed. and Thur., 9:30 a.m.-3:30 p.m. Appointment Required Call 703-494-5136

Portable Heater Safety

Now that cold weather is here, you may look for those extra, economical ways to provide warmth in your home. Portable heaters are often seen as the answer, but they can lead to tragedy if they are not used properly. Here are a few safety tips:

- Use only appliances that cut off automatically if tipped over.
- Use only models that have been approved by a nationally recognized testing agency (UL or Factory Mutual).
- Keep combustible materials at least 3 feet away from space heaters.
- If using an electric model, make sure the cord is not frayed or worn. Never use an extension cord with a portable heater.
- Keep children and pets away from portable heaters. It only takes a second for curiosity to lead to a serious burn.
- Turn heaters off when you leave home or go to bed. It doesn't make sense to lose your possessions or your life while trying to save energy.
- If you are using a kerosene heater, use only IK kerosene as a fuel. Never use gasoline or any other flammable liquid in a kerosene heater. Follow all the manufacturer's instructions.

If you have any questions about the safe use of portable heaters, call your local fire and rescue station or the Fire and Rescue Department's Public Information and Life Safety Education Section at **703-246 3801**, TTY 703-385-4419.

2005 2006 Part A – Hospital Insurance: Part A Premium (<30 quarters) \$375 \$393 —With 10% Penalty \$412.50 \$432.30 Part A Premium (30-39 quarters) \$206 \$216 —With 10% Penalty \$226.60 \$237.60 Inpatient Hospital Deductible \$912 \$952 Coinsurance: —Days 61-90 \$228 \$238 —Days 91-150 \$456 \$476 Skilled Nursing Copay: —Day 21-100 \$114 \$119 Part B - Medical Insurance: Part B - Base Premium \$78.20 \$88.50 Annual Deductible \$110 \$124	2006 MEDICARE RATES/DEDUCTIBLES						
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Metro Senior ID Cards and Fare Rates

At a recent Transportation Hearing, the statement was made that seniors are intimidated by the complex fare structure on Metro and the Fairfax Connector. Here's a quick summary that may answer some questions:

- 1. Seniors over 65 can apply for a Metro Senior Citizen ID Card at any Fairfax County library. They simply fill out a form and present proof of age. The card is mailed to them in about 4 weeks.
- 2. When showing this card on the bus, the fare is only 60 cents, anytime, anywhere. With a Metro- rail transfer and the card, the fare is free.
- 3. When showing this card on the Connector, the fare is 50 cents, except for express lines.
- 4. If a senior does not have a Metro Senior ID card, he or she can show a Medicare Card and pay the 50 cents on the Connector (not on Metro).

In summary, the fare structure is very simple: 60 cents on Metro buses and 50 cents on Connector buses with the Metro Card.

<u>Source</u>: Jacob Fritz, Mason District representative of the Fairfax Area Commission on Aging.

Taxi Surcharge Cont. From p. 1

eleven coupons included in each booklet. The extra coupon per booklet will be in effect until the surcharge is removed.

Please call the Department of Transportation at **703-324-1172** if you have any questions or need more information regarding this new policy. That telephone number is answered from 8:00 a.m.-4:30 p.m., Monday-Friday. The message on the answering machine also will reflect some information regarding the extra coupon. You also may go online at www.fairfaxcounty.gov/fcdot/seniors.htm for additional information.

Medicare Part D Alert!

We have been hearing about people who are told by their employers that either (1) their retiree health drug coverage is creditable (drug coverage as good as or better than Medicare Part D) and they will lose <u>all</u> of the retiree health benefits if they enroll in Part D; or (2) their retiree health benefits are <u>not</u> creditable, will only wrap around Part D, and they must choose a Part D plan by January 1, 2006 or lose their retiree health benefits.

The issue is particularly problematic for dual eligibles (persons eligible for both Medicare and Medicaid) and for retirees who have dependent spouses and/or disabled adult children who only have the retiree health coverage and will be uninsured if that coverage is terminated.

If you have experienced either of these situations, please contact the Virginia Insurance

Counseling & Assistance Program (VICAP) office at **703-324-5851** as soon as possible.

JCA SeniorNet Computer Training Just for Seniors

Since 1992, the JCA SeniorNet program has been providing inexpensive computer training courses to older adults (age 50+). There are two locations in Virginia—Springfield Mall and Temple Rodef Shalom in Falls Church. Courses are designed by seniors for seniors and taught by seniors who speak seniors' language. Every course includes supervised practice sessions where class lessons can be reinforced under an instructor's watchful eye.

Classes will soon be forming for the January/February session at JCA's Springfield Mall location:

■ "Introduction to the Personal Computer" will meet Wednesdays from 10:00 a.m. to noon starting January 4th. It is designed for senior "beginners" with no computer knowledge.

There are two classes for those who have some computer experience and would like to learn more about computer use or how to go online,

- "Intermediate Computer Use" will meet on Tuesdays from 10:00 a.m. to noon starting January 3rd.
- "Introduction to the Internet" will meet on Thursdays from 10:00 a.m. to noon beginning January 5th. This class will teach students to e-mail and do Internet searches.

There are many other courses available. Most courses meet once a week for 6 weeks and cost \$75. Financial assistance is available for qualified seniors.

Call **301-255-4217** for a free copy of the latest JCA SeniorNet course catalog, or e-mail *tsimmons@jcagw.org*. The catalog also may be downloaded at *http://www.jcagw.org/publications.shtml*. It contains registration information, as well as course listings for the Falls Church classes.

SCC's Bureau of Insurance Advises Agents to Adhere to Medicare Part D Marketing Guidelines

All Virginia-licensed insurance companies and agents engaged in the marketing and sale of the Medicare prescription drug benefit have been urged to adhere to Medicare Part D marketing guidelines. The State Corporation Commission's Bureau of Insurance is prepared to investigate any allegations of misconduct including those referred by the Centers for Medicare and Medicaid Services.

Virginia Commissioner of Insurance Alfred W. Gross recently sent an alert letter to licensed companies and individuals after being made aware of certain practices the Bureau considers inappropriate for the market. His letter strongly cautions against engaging in such activity and promises that the Bureau will take appropriate action against any person found to be in violation.

Marketing of the Medicare prescription drug benefit has been permissible since October 1, 2005. Only state-licensed insurance agents may engage in marketing activity. Individuals selling or promoting Medicare Part D products should not engage in any of the following practices:

- ◆ Agents should not take advantage of the Medicare beneficiary's lack of knowledge to offer or sell other insurance products for which the beneficiary may not be suited.
- Implying or suggesting that an agent is affiliated or associated with Medicare, or that a particular product has been approved or endorsed by Medicare is prohibited.
- ◆ Agents should not solicit the Part D benefit doorto-door uninvited.
- ◆ Suggesting or implying that an individual must drop an existing Medicare Supplement plan or must purchase a particular Medicare Supplement planto qualify for the Part D benefit is prohibited.

Any persons concerned that they may have experienced such misrepresentations or marketing practices are encouraged to contact the SCC's Bureau of Insurance. Consumer service representatives are available Monday through Friday, 8:15 a.m. to 5:00 p.m., at **1-800-552-7945** (toll free), or the direct number at 804-371-9691 (Life and Health section).

Alzheimer's Family Day Center Offers Classes, Workshops, and Volunteer Opportunities

*****2006 Classes for Caregivers Tuesdays, 1:30-3:00 p.m. January 10-February 14

Classes for Caregivers is a 6-part series of free workshops designed to help families grow in their caregiving role by providing them with helpful information and community resources. Guest experts speak on topics that range from legal/financial issues to managing caregiver stress with humor.

- *****Alzheimer's Family Caregiver Support Group. This support group meets the 2nd and 4th Wednesday of each month from 9:30-11:00 a.m.
- *Alzheimer's Family Day Center Mind and Body Workshop. This is a unique program for people in the early stages of a memory loss illness. The Alzheimer's Family Day Center offers a supportive atmosphere where people can exercise their mental agility in a relaxed social setting, enhancing abilities and building confidence. The Mind and Body Workshop is held on Tuesdays from 10:30 a.m.-12:00 p.m. The cost is \$20 per session.
- ***Volunteer Opportunities at Alzheimer's Family Day Center.** Volunteers are needed to help run an activity, talk with caregivers who are interested in Alzheimer's care, or assist with mailings and office tasks. Call **703-204-4664** to inquire about current volunteer opportunities.
- ***Supply Donations.** Art (and other) supply donations are always welcome.

Note 1: The Alzheimer's Family Day Center offers respite free of charge during all class and support group meetings. Please call 703-204-4664 to make arrangements.

Note 2: All classes will be held at:

Alzheimer's Family Day Center 2812 Old Lee Highway, Suite 210 Fairfax

Hunter Mill District Winter Coat Closet Open for Business

Donations and Volunteers Welcome

There's a chill in the air, and the Hunter Mill District Winter Coat Closet is once again open to help area residents keep warm. In its fourth year, the Coat Closet is cosponsored by Reston Interfaith and Hunter Mill District Supervisor Catherine Hudgins.

Last year, more than 500 coats and jackets were distributed to children and adults in need. Since the Coat Closet opened on November 15, about 700 coats have already been given out—and more are needed.

The Coat Closet is located in the Hunter Mill District Supervisor's Office in the North County Government Center, 12000 Bowman Towne Drive, Reston. Open through February 11, its hours are:

- ❖ Tuesdays,10:00 a.m.-12:00 p.m.
- ❖ Thursdays, 5:00 -8:00 p.m.
- ❖ Saturdays, 10:00 a.m.-1:00 p.m.

Donations of new and gently used (in good condition and dry-cleaned) winter coats and jackets for children and adults (extra-large sizes are especially appreciated) may be dropped off at the Hunter Mill District Supervisor's Office weekdays from 8:30 a.m. to 5:00 p.m. Boxes also are available in the North County Government Center for after-hours and weekend donations. All donations are tax-deductible.

Volunteers also are needed to help clients select coats, greet donors, and sort donations. Volunteers under 16 must be accompanied by an adult.

For further information, contact Martin Taylor in the Hunter Mill District Supervisor's Office at **703-478-0283**, TTY 711.

To Add, Correct, or Delete Your Name From Our Mailing List, Call 703-324-5633.

VOLUNTEER OPPORTUNITIES

One of the best ways to spend your time is to volunteer. Everyone benefits from volunteering. The agencies receive the help they need, and the volunteers receive satisfaction from helping others.

Cluster Care, a new initiative of the Fairfax Area Agency on Aging and Adult & Aging, needs volunteers. The program serves adults age 18 and over (including seniors). Volunteers are needed to provide grocery shopping, transportation, light housekeeping, seasonal yard work, friendly visits, and other services. Call Trina Webb at 703-324-5184.

Inova VNA Home Health is seeking volunteers with 4-wheel drive vehicles to transport nurses to homebound patients living throughout Northern Virginia during snow emergencies. Call 703-916-2885.

The Fairfax Area Agency on Aging's Meals on Wheels program urgently needs volunteers to deliver meals to clients in Annandale, Baileys Crossroads, Centreville/Chantilly, Fairfax, Herndon/Reston, and Little River Glen. The job involves picking up meals at specified sites between 10:30 a.m. and 12:00 p.m., and ensuring that the meals are delivered to the clients, usually by 1:00 p.m. Drivers may choose to deliver meals weekly, biweekly, monthly or to substitute as needed. For information, call the Volunteer Intake Line at 703-324-5406, TTY 703-449-1186, or e-mail Christie. Elliott@fairfax county.gov.

The Fairfax Area Agency on Aging's Volunteer Home Services program needs volunteers in the Falls Church, Reston, and Route 1 areas. Volunteers assist with a variety of services to enable clients to maintain their independence while living in their own homes. Grocery shopping, light housekeeping, minor home maintenance, transportation to medical appointments, and errands are some of the services provided in this program. Volunteers are on call and help when available. Call the Volunteer Intake Line at 703-324-5406.

The Fairfax County General District Court has volunteer opportunities including: interviewers, administrative support, filing, and receptionist. A commitment of 4 hours per week is requested. Bilingual volunteers also are needed. Training is provided, and schedules are flexible. Call Lorraine Lottahall at 703-246-4760.

Our Daily Bread provides food and emergency financial assistance to needy families in Fairfax County. They need volunteers to work in their office in Fairfax to do data entry, filing, and bulk mailings; drivers for once-a-month emergency grocery delivery to clients; and financial mentors. Call Lisa Whetzel at 703-273-8829.

To have a volunteer opportunity considered for this column, please e-mail or fax your submission to **Retha Lockhart** by the first of the month one month in advance.

E-mail:

retha.lockhart@fairfaxcounty.gov

Fax: 703-324-3583 Phone: 703-324-5407

BEST WISHES
FOR A
HEALTHY & HAPPY
NEW YEAR!



Need Healthy Adults 65 & Older

The ARCH Lab at George Mason University, Fairfax campus, needs healthy adults 65 and older to participate in behavioral studies on memory and attention. Volunteers will be compensated \$15/hour for 3-5 hours of testing. Call **703-993-9491** and press 1 for the Genetics Study. Please leave your name, age, and phone number.

CAREGIVER'S CORNER

"When Life Throws You a Curve Ball"

The Fairfax Area Agency on Aging sponsored a special day for caregivers in November 2005. The speaker was Mary Fridley, RN, BSN, BC of Gero-Resources in Maryland (www.gero-resources.com). Some highlights of her talk, on coping as a caregiver and enhancing communication with loved ones follow

COPING AS A CAREGIVER

- ♦ In coping as a caregiver, the first step is knowledge. Find out all you can about the disease process, and what to expect. Ask questions of your doctor and other medical persons. Use the Internet for research as well. The more specific the diagnosis, the more you will know what to expect as time goes on. Alzheimer's, for example, is a progressive disease, while some other dementias stay at a more stable level for some time.
- ♦ Learn to separate the disease from the person. Look past the disease and see your loved one for who he or she was and still is.
- ♦ Learn to say "No" to those things you don't want to do or can't do. You do not have to do it all. There may be other resources to help.
- ♦ Do not alienate your friends. You need their companionship. Many caregivers feel they are being conscientious by declining invitations for lunch or a movie, not wanting to leave the loved one in the care of anyone else. But if you decline invitations repeatedly, your friends will stop calling.
- ♦ Identify what makes you happy and what makes you sad. What is restful and relaxing for you? Find a special place in your home as a retreat, where you can relax away from others.
- ♦ Anticipate challenges and know how to manage them. Plan your days and be organized.
- ♦ Screen calls. Get "caller ID" and decide what calls to take and which to return later.
- ♦ Consider keeping a journal to capture emotions and problems and to help think them

through.

- ◆ Eat balanced meals and exercise to feel your best and clear your mind.
- ♦ Check out support groups. They provide the opportunity to share experiences and learn about resources. If one group is not a good match for you, try another.

COMMUNICATING WITH YOUR LOVED ONE

- ◆ Do not think of your caregiving as "role reversal." You are not "raising" your parents. Rather, you are having "task reversal."
- ♦ When discussing options, present your ideas calmly. Creating a sense of urgency may destroy your credibility.
- ♦ Keep choices to a few that are manageable, allowing as much control as possible. Maximize the abilities of the loved one.
- ♦ Respect the other's point of view, recognizing that there is a long history prior to being in this situation of needing care.

Finally, remember: we can't remove the illness or the problem, but we can manage it. The caregiving role can be very stressful. It also can be uniquely rewarding. Using some of these techniques can make you a healthier caregiver, coping in your role and communicating better with your loved one.

For information on services or support groups in Fairfax County, call the Fairfax Area Agency on Aging (AAA) at **703-324-7948**, TTY 703-449-1186, or visit the Web site at *www.fairfax county.gov/aaa*. The Fairfax AAA serves residents of Fairfax County and the cities of Fairfax and Falls Church.

COMMUNITY CALENDAR

January 11. 12:00-2:00 p.m. Puzzled About What to Do With a Loved One With Dementia? Participate in a panel discussion by healthcare professionals. Arden Courts of Annandale, 7104 Braddock Rd., Annandale. RSVP by January 6 as seating is limited. Call Christi at 703-256-0882, Ext. 202. January 17. 1:00 p.m. State Censuses: What Can They Tell Us? Presented by the Mount Vernon Genealogical Society. the program will be led by Chuck Mason, Jr., a Certified Genealogical Records Specialist and a director of the Northern Virginia Association for History. Every state except six took at least one state census. They can help track our ancestors between federal censuses. Find out how to locate the appropriate ones for you. Hollin Hall Senior Center, 1500 Shenandoah Rd., Room 112, Alexandria.703-360-0920. www.mindspring.com/~mvgs. January 19. 7:00 p.m. (Snow date is January 24, 7:00 p.m.) Heart Health. Inova cardiologist discusses heart healthy tips, heart disease and exercise. Reston Regional Public Library, 11925 Bowman Towne Dr., Reston. To register, call 703-689-2700.

January 20. 7:00-8:30 p.m. The Winter Sky. Join astronomer Bill Burton and a naturalist to view Mars, Saturn, stars and galaxies through a high-powered telescope. Learn the sto-

ries and lore behind these celestial objects. Reservations a must by January 17. Cloud dates: January 21 and 22. Quartermaster Field, one block east of Walker Education Center, 11450 Glade Dr., Reston. \$3 Reston Association members, \$5/person nonresident. Call **703-435-6530**.

January 22. 2:00-4:00 p.m. Game Day at Frying Pan Park Elmore Visitor Center. A new monthly feature—bring family and friends or meet new friends at an afternoon of old-fashioned board games. Play one of your favorites or learn a new game. Frying Pan Park, 2709 West Ox Rd., Herndon. Call 703-437-9101.

January 27. 11: 00 a.m.-1:00 p.m. Champagne Brunch. Hosted by Sunrise at Countryside, 45800 Jona Drive, Sterling. RSVP to Sally at 703-430-0681. January 27. 8:00 a.m.-8:00 p.m. Winter Birds of the Coast. Winter birding can be "hot" on the shore. We'll drive along the coast in Marvland and Delaware in search of winter waterfowl, shorebirds, and raptors. Dress for cold and windy conditions. Bring binoculars and a bag lunch. \$25. Reservations required by 1/20. Riverbend Park, 8700 Potomac Hills St., Great Falls. Call 703-759-9018. January 28. 2:00 p.m. Immigration Information Program. Turner Walker, LLP, and attorney Rebecca Turner discuss immigration status, immigrants'

rights, and local resources. Woodrow Wilson Public Library, 6101 Knollwood Dr., Falls Church. To register, call **703-820-8774**.

Capitol Steps Return to Alden Theatre

The Capitol Steps will return for their yearly 2-night engagement at the Alden Theatre in McLean on Friday, January 6, and Saturday, January 7, at 8:00 p.m. Tickets are \$26 for McLean District residents and \$30 for nonresidents.

The Capitol Steps is a troupe of current and former Congressional staffers that takes a humorous look at current events and personalities on the world political stage. Capitol Hill, the Oval Office, and other centers of power around the world are all on the agenda as they present hilarious comedy skits and original lyrics to popular songs. Since the group's humble beginnings at a holiday party in 1981, it has become the country's favorite "political cabaret" with performances in nearly all 50 states.

To purchase tickets, stop by the Alden Theatre Box Office, 1234 Ingleside Avenue, McLean, or to charge tickets by telephone, call TICKET-MASTER at 703-573-SEAT. For information, call 703-790-9223, or log on to: www.mclean center.org.